

In re:
Steven Harris
Debtor

Case No. 16-12036-elf
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Aug 06, 2021

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 08, 2021:

Recip ID	Recipient Name and Address
db	+ Steven Harris, 757 Magee Avenue, Philadelphia, PA 19111-4717
13710902	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
13934100	+ Old Republic Insurance Company, C/o Republic Equity Credit Services, 307 N. Michigan, 13th Fl., Chicago, IL 60601-5311
13734006	+ Philadelphia gas Works, 800 W Montgomery Ave, Phila Pa 19122-2898, Attn: Bankruptcy Dept 3F
13697289	+ Police And Fire Fcu, 901 Arch St, Philadelphia, PA 19107-2495
14341882	+ U.S. Bank National Association, not in its individ, P.O. Box 10826, Greenville, SC 29603-0826

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Aug 06 2021 23:33:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Aug 07 2021 03:33:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 06 2021 23:32:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Aug 06 2021 23:33:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
13755010	EDI: AIS.COM	Aug 07 2021 03:33:00	American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
13784184	Email/Text: megan.harper@phila.gov	Aug 06 2021 23:33:00	City of Philadelphia, Law Department Tax Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
13714964	EDI: CAPITALONE.COM	Aug 07 2021 03:33:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
13790323	EDI: JPMORGANCHASE	Aug 07 2021 03:33:00	JPMORGAN CHASE BANK, NA, CHASE RECORDS CENTER, ATTN: CORRESPONDENCE MAIL, MAIL CODE LA4-5555, 700 KANSAS LANE, MONROE, LA 71203
13749582	Email/PDF: resurgentbknofications@resurgent.com	Aug 06 2021 23:42:24	LVNV Funding, LLC its successors and assigns as, assignee of FNBK, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
13707989	+ EDI: MID8.COM	Aug 07 2021 03:33:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
13723677	EDI: SALLIEMAEBANK.COM	Aug 07 2021 03:33:00	Sallie Mae, P.O. Box 3319, Wilmington, DE 19804-4319
13778977	EDI: RMSC.COM		

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		Aug 07 2021 03:33:00	Synchrony Bank, c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami FL 33131-1605
13775864	EDI: BANKAMER.COM	Aug 07 2021 03:33:00	The Bank Of New York Mellon, FKA The Bank et al., Bank Of America, N.A., Po Box 31785, Tampa FL, 33631-3785
13739505	+ EDI: WFFC.COM	Aug 07 2021 03:33:00	WELLS FARGO BANK, N.A., MAC F8235-02F, PO BOX 10438, DES MOINES, IA 50306-0438
13779747	EDI: WFFC.COM	Aug 07 2021 03:33:00	Wells Fargo Bank, NA, Default Documents Processing, N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-7700
13758352	EDI: ECAST.COM	Aug 07 2021 03:33:00	eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262

TOTAL: 16

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 08, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 5, 2021 at the address(es) listed below:

Name	Email Address
ANDREW L. SPIVACK	on behalf of Creditor Wells Fargo Bank NA andrew.spivack@brockandscott.com, wbecf@brockandscott.com
CELINE P. DERKRIKORIAN	on behalf of Creditor BANK OF AMERICA N.A. ecfmail@mwc-law.com
CELINE P. DERKRIKORIAN	on behalf of Creditor Bank of America N.A. ecfmail@mwc-law.com
CHARLES GRIFFIN WOHLRAB	on behalf of Creditor Citibank N.A. cwohlab@raslg.com
GEORGETTE MILLER	on behalf of Plaintiff Steven Harris jcarlson@margolisedelstein.com;mcon1@margolisedelstein.com;Miller.GeorgetteR50524@notify.bestcase.com;mlee@margolisedelstein.com;csmith@margolisedelstein.com
GEORGETTE MILLER	on behalf of Debtor Steven Harris jcarlson@margolisedelstein.com;mcon1@margolisedelstein.com;Miller.GeorgetteR50524@notify.bestcase.com;mlee@margolisedelstein.com;csmith@margolisedelstein.com
JAMES P. SHAY	on behalf of Creditor JPMorgan Chase Bank N.A. james.shay@phelanhallinan.com

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JAMES P. SHAY

on behalf of Defendant Bank of New York Mellon et al... james.shay@phelanhallinan.com

JEROME B. BLANK

on behalf of Creditor Wells Fargo Bank NA paeb@fedphe.com

JOSEPH ANGIO DESSOYE

on behalf of Creditor The Bank Of New York Mellon FKA The Bank Of New York, et al. paeb@fedphe.com

JOSEPH ANGIO DESSOYE

on behalf of Creditor JPMorgan Chase Bank National Association paeb@fedphe.com

MARIO J. HANYON

on behalf of Creditor Wells Fargo Bank NA wbecf@brockandscott.com, mario.hanyon@brockandscott.com

MARIO J. HANYON

on behalf of Creditor JPMorgan Chase Bank N.A. wbecf@brockandscott.com mario.hanyon@brockandscott.com

REBECCA ANN SOLARZ

on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEEFOR THE
BENEFIT OF THE CERTIFICATEHOLDERS OF THE CWHEQ INC., HO ME EQUITY LOAN ASSET-BACKED
CERTIFICATES, SERIES 2006-S3 bkgroup@kmlawgroup.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

WILLIAM C. MILLER, Esq.

on behalf of Trustee WILLIAM C. MILLER Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

WILLIAM C. MILLER, Esq.

on behalf of Creditor JPMorgan Chase Bank N.A. ecfemails@ph13trustee.com philaecf@gmail.com

WILLIAM C. MILLER, Esq.

ecfemails@ph13trustee.com philaecf@gmail.com

TOTAL: 18

Information to identify the case:

Debtor 1	Steven Harris	Social Security number or ITIN	xxx-xx-5642
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 16-12036-elf			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Steven Harris

8/5/21

By the court: Eric L. Frank
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.